

Information to identify the case:

Debtor 1	<u>Dennis L. Kneibler Jr.</u>	Social Security number or ITIN	xxx-xx-4150
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>April L. Kneibler</u>	Social Security number or ITIN	xxx-xx-1427
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-29384-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis L. Kneibler Jr.

April L. Kneibler

1/28/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dennis L. Kneibler, Jr.
April L. Kneibler
Debtors

Case No. 15-29384-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 28, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis L. Kneibler, Jr., April L. Kneibler, 426 Colorado Trail, Browns Mills, NJ 08015-5612
cr	+ BANK OF AMERICA, N.A., 3815 South West Temple, Salt Lake City, UT 84115-4412
515793588	AT&T Universal Card, PO Box 8206, South Hackensack, NJ 07606
515793595	+ BPD Internatioanl, 90 Broad St., New York, NY 10004-2205
515793602	CP c/o Nat'l Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
515793603	CSMC/CBUSA, Hagerstown, MD 21747
515793604	Dennis Kneibler, Sr., Circle North, Largo, FL
515793608	+ Discover Bank c/o, Leading Edge Recovery, PO Box 2330, Schiller Park, IL 60176-0330
515793612	First Nat'l Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
515793614	+ Golden Valley Lending, 635 Hwy. 20, E., Upper Lake, CA 95485-8793
515793617	HSBC Bank Nevada NA, eCast Settlement Corp., PO Box 35480, Newark, NJ 07193-5480
515793622	+ Mobiloans.com, PO Box 1409, Marksville, LA 71351-1409
515793623	+ North Fork Bank, 245 Love Lane, Mattituck, NY 11952-3278
515793624	+ Northland Group, Inc., P.O. Box 390846, Mail Code SOL55, Minneapolis, MN 55439-0846
515793626	+ Onlineadvance.com, 2020 S. Colorado Blvd., Denver, CO 80222-7905
517394893	+ Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
515793630	Roudup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
515793631	+ Safeloan.com, PO Box 706-1200, New York, NY 10109-0001
515793632	+ Sallie Mae-Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
515793637	World Savings, PO Box 659588, San Antonio, TX 78265

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 28 2021 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 28 2021 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515799258	EDI: ATLASACQU	Jan 29 2021 02:18:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
515793586	+ EDI: GMACFS.COM	Jan 29 2021 02:18:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
515835791	EDI: GMACFS.COM	Jan 29 2021 02:18:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
515793587	+ EDI: GMACFS.COM	Jan 29 2021 02:18:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
515793589	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2021 23:21:07	B-First LLC, Mail Stop 550, 2102 Fourth Ave, Ate. 1, Seattle, WA 98121-2308
515793590	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2021 23:20:03	B-Line, LLC, Attn: Steven Kane, PO Box 91121, Sept. 550, Seattle, WA 98111-9221

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515995249	EDI: BANKAMER.COM	Jan 29 2021 02:18:00	BANK OF AMERICA, N.A., PO Box 31785, Tampa, FL 33631-3785
515793591	+ EDI: BANKAMER.COM	Jan 29 2021 02:18:00	Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
515793592	+ EDI: BANKAMER.COM	Jan 29 2021 02:18:00	Bank of America, 1825 East Buckeye Rd., Phoenix, AZ 85034-4216
515793593	EDI: BANKAMER.COM	Jan 29 2021 02:18:00	Bank of America, NA, USA, PO Box 2278, Norfolk, VA 23501-2278
515793600	EDI: WFNNB.COM	Jan 29 2021 02:18:00	Children's PLace, PO Box 183015, Columbus, OH 43218
515793601	EDI: CITICORP.COM	Jan 29 2021 02:18:00	Citi Bank, PO Box 183113, Columbus, OH 43218-3113
515793615	EDI: CITICORP.COM	Jan 29 2021 02:18:00	Home Depot Credit Service, Processing Center, Des Moines, IA 50364-0500
515793597	EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One, PO Box 71107, Charlotte, NC 28272-1107
515793596	EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
515895168	EDI: CAPITALONE.COM	Jan 29 2021 02:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515907086	EDI: BL-BECKET.COM	Jan 29 2021 02:18:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
517383355	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 28 2021 22:02:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517383356	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 28 2021 22:02:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
515795907	+ Email/Text: bankruptcy@cavps.com	Jan 28 2021 22:04:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515816391	Email/PDF: creditonebknofications@resurgent.com	Jan 28 2021 23:19:59	Credit One, PO Box 60500, City of Industry, CA 91716-0500
515793605	EDI: HFC.COM	Jan 29 2021 02:18:00	DIRECT MERCHANT'S BANK, PO Box 21222, Tulsa, OK 74121
515793606	EDI: DISCOVER.COM	Jan 29 2021 02:18:00	Discover, PO BOX 7068, Dover, DE 19903
515793609	EDI: DISCOVER.COM	Jan 29 2021 02:18:00	Discover Financial Service, PO Box 8003, Hilliard, OH 43026
515793607	EDI: DISCOVER.COM	Jan 29 2021 02:18:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
515803769	EDI: DISCOVER.COM	Jan 29 2021 02:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515793613	EDI: RMSC.COM	Jan 29 2021 02:18:00	GEMoney Bank, PO Box 960061, Orlando, FL 32896-0061
515793616	EDI: HFC.COM	Jan 29 2021 02:18:00	Household Finance, PO Box 88000, Baltimore, MD 21288
515793594	EDI: JPMORGANCHASE	Jan 29 2021 02:18:00	Bank One, PO Box 15153, Wilmington, DE 19886
515793599	EDI: JPMORGANCHASE	Jan 29 2021 02:18:00	Chase, 100 Duffy Ave., Hicksville, NY 11801
515793598	EDI: JPMORGANCHASE	Jan 29 2021 02:18:00	Chase, PO Box 15153, Wilmington, DE 19886-5153
515793618	Email/Text: PBNCNotifications@peritussservices.com		

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		Jan 28 2021 22:02:00	KOHL'S, P.O. Box 2983, Milwaukee, WI 53201-2983
515793620	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2021 23:20:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515793619	EDI: RMSC.COM	Jan 29 2021 02:18:00	Lowe's/GECRB, PO Box 530914, Atlanta, GA 30353-0914
515793621	+ EDI: BANKAMER.COM	Jan 29 2021 02:18:00	MBNA, PO Box 15026, Wilmington, DE 19850-5026
515816392	+ EDI: PHINGENESIS	Jan 29 2021 02:18:00	Milestone, PO Box 4477, Beaverton, OR 97076-4401
515793625	EDI: RMSC.COM	Jan 29 2021 02:18:00	Old Navy-GECRB, PO Box 530942, Atlanta, GA 30353-0942
515990476	Email/Text: Bankruptcy.Notices@pnc.com	Jan 28 2021 22:03:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
515793628	Email/Text: Bankruptcy.Notices@pnc.com	Jan 28 2021 22:03:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
515793629	EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
515847868	EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
515992270	EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
515847872	EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
515854274	EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
515853072	EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o PC Richard, POB 41067, Norfolk VA 23541
515992110	EDI: PRA.COM	Jan 29 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Peebles, POB 41067, Norfolk VA 23541
515793627	+ EDI: WFNNB.COM	Jan 29 2021 02:18:00	Peebles-Comenity, PO Box 659465, San Antonio, TX 78265-9465
515795848	EDI: RMSC.COM	Jan 29 2021 02:18:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515793634	EDI: HFC.COM	Jan 29 2021 02:18:00	The GM Card, PO Box 88000, Baltimore, MD 21288
515793635	EDI: WFNNB.COM	Jan 29 2021 02:18:00	Victoria's Secret, PO Box 659562, San Antonio, TX 78265
515793636	+ EDI: WFNNB.COM	Jan 29 2021 02:18:00	WFNNB, PO Box 659705, San Antonio, TX 78265-9705
515793610	EDI: ECAST.COM	Jan 29 2021 02:18:00	eCast Settlement Corp., assignee of Citibank, NA, Helxberg Cobrand Consumer, PO Box 35480, Newark, NJ 07193-5480
515793611	+ EDI: ECAST.COM	Jan 29 2021 02:18:00	eCast Sttlement Corp., PO Box 35480, Newark, NJ 07193-5480

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

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Recip ID	Bypass Reason	Name and Address
515793633		The Cash Line

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor PNC BANK NA bk@rgalegal.com
Paul C. Detrick	on behalf of Joint Debtor April L. Kneibler pdetrick@comcast.net
Paul C. Detrick	on behalf of Debtor Dennis L. Kneibler Jr. pdetrick@comcast.net
Rebecca Ann Solarz	on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Thomas G. Egner	on behalf of Joint Debtor April L. Kneibler tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Debtor Dennis L. Kneibler Jr. tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

TOTAL: 10